

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

MICHAEL ALLEN KOSCHIK
LISA MARIE MELOCCHI
Debtor(s)

Case No. 18-23171JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/07/2018, and was converted to chapter 13 on 01/02/2019.
- 2) The plan was confirmed on 03/06/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/08/2019, 01/06/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/15/2022.
- 6) Number of months from filing or conversion to last payment: 41.
- 7) Number of months case was pending: 51.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$97,740.53.
- 10) Amount of unsecured claims discharged without full payment: \$9,905.51.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$106,575.10
Less amount refunded to debtor \$2,491.57

NET RECEIPTS: \$104,083.53

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,100.00
Court Costs \$0.00
Trustee Expenses & Compensation \$4,675.52
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,775.52

Attorney fees paid and disclosed by debtor: \$1,900.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES/PHEAA	Unsecured	2,586.00	0.00	0.00	0.00	0.00
AES/PHEAA	Unsecured	3,979.00	0.00	0.00	0.00	0.00
BBY/CBNA	Unsecured	2,177.87	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	4,727.82	4,826.16	4,826.16	4,826.16	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	9,121.00	8,975.39	8,975.39	8,975.39	0.00
CAPITAL ONE**	Unsecured	289.00	NA	NA	0.00	0.00
CASH COLLECTIONS SVCS	Unsecured	20.83	NA	NA	0.00	0.00
CHASE CARD SERVICES**	Unsecured	2,087.00	NA	NA	0.00	0.00
CHASE CARD SERVICES**	Unsecured	1,178.00	NA	NA	0.00	0.00
CITIZENS BANK NA	Unsecured	1,513.00	1,600.42	1,600.42	1,600.42	0.00
ECMC(*)	Unsecured	1,874.00	1,899.41	0.00	0.00	0.00
ECMC(*)	Unsecured	6,455.00	6,487.19	0.00	0.00	0.00
EVERETT AND HURITE OPHTHALMIC	Unsecured	40.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	5,513.00	0.00	0.00	0.00	0.00
FED LOAN SERVICING++	Unsecured	4,258.00	0.00	0.00	0.00	0.00
FED LOAN SERVICING++	Unsecured	2,993.00	0.00	0.00	0.00	0.00
FED LOAN SERVICING++	Unsecured	10,801.00	0.00	0.00	0.00	0.00
FED LOAN SERVICING++	Unsecured	9,100.00	0.00	0.00	0.00	0.00
FIRST NATIONAL BANK OF OMAHA(*)	Unsecured	4,070.00	4,088.19	4,088.19	4,088.19	0.00
FIRST NATIONAL BANK OF PA(*)	Secured	91,852.19	89,922.09	0.00	27,535.20	0.00
FIRST NATIONAL BANK OF PA(*)	Secured	0.00	65.56	65.56	65.56	0.00
GREATER PITTSBURGH FCU	Unsecured	8,906.31	8,988.55	8,988.55	8,988.55	0.00
LVNV FUNDING LLC	Unsecured	5,758.32	5,364.77	5,364.77	5,364.77	0.00
MB/ROI	Unsecured	27.44	NA	NA	0.00	0.00
MB/ROI	Unsecured	439.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	6,379.00	0.00	0.00	0.00	0.00
NAVIENT	Unsecured	6,168.00	0.00	0.00	0.00	0.00
NAVIENT	Unsecured	5,912.00	0.00	0.00	0.00	0.00
NAVIENT	Unsecured	11,424.00	0.00	0.00	0.00	0.00
NAVIENT	Unsecured	10,834.00	0.00	0.00	0.00	0.00
NAVIENT	Unsecured	10,215.00	0.00	0.00	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NAVIENT	Unsecured	9,615.00	0.00	0.00	0.00	0.00
NAVIENT SOLUTIONS LLC O/B/O US I	Unsecured	17,900.00	69,325.42	0.00	0.00	0.00
PHEPLE FEDERAL CREDIT UNION	Secured	18,306.12	16,983.84	15,872.55	15,872.55	384.26
QUANTUM3 GROUP LLC - AGENT MC	Unsecured	23.00	168.07	168.07	168.07	0.00
QUANTUM3 GROUP LLC - AGENT MC	Unsecured	169.00	198.46	198.46	198.46	0.00
QUANTUM3 GROUP LLC - AGENT MC	Unsecured	664.40	1,032.34	1,032.34	1,032.34	0.00
QUANTUM3 GROUP LLC - AGENT MC	Unsecured	132.30	338.65	338.65	338.65	0.00
QUEST DIAGNOSTIC VENTURE LLC	Unsecured	141.69	NA	NA	0.00	0.00
QUEST DIAGNOSTIC VENTURE LLC	Unsecured	110.77	NA	NA	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLE	Priority	NA	0.00	56.32	56.32	0.00
SYNCHRONY BANK	Unsecured	NA	1,544.06	1,487.74	1,487.74	0.00
SYNCHRONY BANK	Unsecured	4,634.84	4,897.69	4,897.69	4,897.69	0.00
SYNCHRONY BANK	Unsecured	1,713.06	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	1,376.90	1,402.14	1,402.14	1,402.14	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	2,022.00	1,951.57	1,951.57	1,951.57	0.00
TD BANK NA(*)	Unsecured	1,680.85	NA	NA	0.00	0.00
TOYOTA LEASE TRUST	Unsecured	0.00	3,752.65	3,752.65	3,752.65	0.00
TOYOTA LEASE TRUST	Priority	5,379.00	3,350.64	3,350.64	3,350.64	0.00
UPMC HEALTH SERVICES	Unsecured	49.84	482.50	482.50	482.50	0.00
UPMC HEALTH SERVICES	Unsecured	439.00	191.69	191.69	191.69	0.00
UPMC PHYSICIAN SERVICES	Unsecured	29.39	194.52	194.52	194.52	0.00
UPMC PHYSICIAN SERVICES	Unsecured	19.84	101.98	101.98	101.98	0.00
US DEPARTMENT OF EDUCATION++	Unsecured	25,878.00	87,137.27	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$27,535.20	\$0.00
Mortgage Arrearage	\$65.56	\$65.56	\$0.00
Debt Secured by Vehicle	\$15,872.55	\$15,872.55	\$384.26
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$15,938.11	\$43,473.31	\$384.26
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,406.96	\$3,406.96	\$0.00
TOTAL PRIORITY:	\$3,406.96	\$3,406.96	\$0.00
GENERAL UNSECURED PAYMENTS:	\$50,043.48	\$50,043.48	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,775.52</u>
Disbursements to Creditors	<u>\$97,308.01</u>

TOTAL DISBURSEMENTS : **\$104,083.53**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/13/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.